

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	Case No. 15-19996
	§	
TAMERA C BRADFORD	§	
	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <i>(without deducting any secured claims)</i>	\$2,000.00	Assets Exempt:	\$5,665.00
Total Distributions to Claimants:	\$1,371.49	Claims Discharged Without Payment:	\$124,798.65
Total Expenses of Administration:	\$499.39		

3) Total gross receipts of \$4,252.00 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$2,381.12 (see **Exhibit 2**), yielded net receipts of \$1,870.88 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$2,658.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from Exhibit 4)	NA	\$499.39	\$499.39	\$499.39
Prior Chapter Admin. Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from Exhibit 7)	\$121,627.25	\$109,060.14	\$109,060.14	\$1,371.49
Total Disbursements	\$124,285.25	\$109,559.53	\$109,559.53	\$1,870.88

4). This case was originally filed under chapter 7 on 06/08/2015. The case was pending for 22 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/04/2017

By: /s/ David P. Leibowitz
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
Unscheduled Income Tax Refund	1224-002	\$4,252.00
TOTAL GROSS RECEIPTS		\$4,252.00

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
TAMERA BRADFORD	Exemptions	8100-002	\$2,381.12
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$2,381.12

EXHIBIT 3 – SECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Acceptance Now	4110-000	\$2,658.00	\$0.00	\$0.00	\$0.00
TOTAL SECURED CLAIMS			\$2,658.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David P. Leibowitz, Trustee	2100-000	NA	\$467.72	\$467.72	\$467.72
David P. Leibowitz, Trustee	2200-000	NA	\$17.03	\$17.03	\$17.03
Green Bank	2600-000	NA	\$14.64	\$14.64	\$14.64
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$499.39	\$499.39	\$499.39

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

NONE

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

NONE

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	U.S. Department of Education	7100-000	\$38,025.00	\$42,596.84	\$42,596.84	\$535.68
2	Nelnet	7100-000	\$61,777.00	\$63,079.28	\$63,079.28	\$793.26
3	Gem City Account Service, Inc. et al	7100-000	\$1,687.23	\$1,684.26	\$1,684.26	\$21.18
4	Illinois Student Assistance Commission	7100-000	\$2,173.02	\$1,088.75	\$1,088.75	\$13.69
5	Midland Funding LLC	7100-900	\$855.00	\$611.01	\$611.01	\$7.68
	Advanced Paycheck	7100-000	\$500.00	\$0.00	\$0.00	\$0.00
	Bank of America	7100-000	\$381.00	\$0.00	\$0.00	\$0.00
	Crd Prt Asso	7100-000	\$2,276.00	\$0.00	\$0.00	\$0.00
	Credit Box	7100-000	\$300.00	\$0.00	\$0.00	\$0.00
	Enhanced Recovery Corp	7100-000	\$147.00	\$0.00	\$0.00	\$0.00
	ER Solutions/Convergent Outsourcing,	7100-000	\$210.00	\$0.00	\$0.00	\$0.00
	Firstmark/idapp	7100-000	\$1,629.00	\$0.00	\$0.00	\$0.00
	Gentle Breeze Online	7100-000	\$300.00	\$0.00	\$0.00	\$0.00
	IC System	7100-000	\$202.00	\$0.00	\$0.00	\$0.00
	Mcsi Inc	7100-000	\$200.00	\$0.00	\$0.00	\$0.00
	Mcsi Inc	7100-000	\$100.00	\$0.00	\$0.00	\$0.00
	North Cash	7100-000	\$500.00	\$0.00	\$0.00	\$0.00
	Santander Consumer Usa	7100-000	\$8,277.00	\$0.00	\$0.00	\$0.00
	State fin bank	7100-000	\$326.00	\$0.00	\$0.00	\$0.00
	Stellar Recovery Inc	7100-000	\$344.00	\$0.00	\$0.00	\$0.00
	Sun Loan	7100-000	\$290.00	\$0.00	\$0.00	\$0.00
	Trident Asset Manageme	7100-000	\$50.00	\$0.00	\$0.00	\$0.00
	Tsi/980	7100-000	\$501.00	\$0.00	\$0.00	\$0.00
	Uncle Warbucks	7100-000	\$300.00	\$0.00	\$0.00	\$0.00
	WLCC Green Circle	7100-000	\$277.00	\$0.00	\$0.00	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$121,627.25	\$109,060.14	\$109,060.14	\$1,371.49

ASSET CASES

Case No.: 15-19996
Case Name: BRADFORD, TAMERA C
For the Period Ending: 4/4/2017

Trustee Name: David Leibowitz
Date Filed (f) or Converted (c): 06/08/2015 (f)
\$341(a) Meeting Date: 07/21/2015
Claims Bar Date: 06/17/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Unscheduled Income Tax Refund (u)	\$0.00	\$1,870.88	\$4,252.00	FA
Asset Notes: Debtor's pro-rated portion: \$2381.12					
2	Chase Checking Account	\$165.00	\$0.00	\$0.00	FA
3	Security Deposit with Landlord	\$1,050.00	\$0.00	\$0.00	FA
4	Used Furniture	\$600.00	\$0.00	\$0.00	FA
5	Matress	\$2,000.00	\$0.00	\$0.00	FA
6	Used Clothing	\$350.00	\$0.00	\$0.00	FA
7	Misc. Jewelry	\$500.00	\$0.00	\$0.00	FA
8	Pension through work	Unknown	\$0.00	\$0.00	FA
9	College Retirement Fund	\$1,000.00	\$0.00	\$0.00	FA
10	Back Child Support Due	\$2,000.00	\$0.00	\$0.00	FA

TOTALS (Excluding unknown value)

\$7,665.00

\$1,870.88

\$4,252.00

Gross Value of Remaining Assets

\$0.00

Major Activities affecting case closing:

03/07/2017 TFR scheduled for hearing March 21, 2017

Initial Projected Date Of Final Report (TFR): 12/31/2016

Current Projected Date Of Final Report (TFR): 02/06/2017

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-19996
Case Name: BRADFORD, TAMERA C
Primary Taxpayer ID #: **_***1666
Co-Debtor Taxpayer ID #:
For Period Beginning: 6/8/2015
For Period Ending: 4/4/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****9601
Account Title: Bradford, Tamera
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
03/16/2016		United States Treasury	Unscheduled 2015 Income Tax Refund	*	\$4,252.00		\$4,252.00
	{1}		Debtor's pro-rated portion \$2,381.12	1224-002			\$4,252.00
	{1}		Estate's portion \$1,870.88	1224-000			\$4,252.00
03/24/2016	3001	TAMERA BRADFORD	Debtor's Pro-Rated Portion of Income Tax Refund	8100-002		\$2,381.12	\$1,870.88
03/31/2016		Green Bank	Bank Service Fee	2600-000		\$2.82	\$1,868.06
04/29/2016		Green Bank	Bank Service Fee	2600-000		\$3.01	\$1,865.05
05/31/2016		Green Bank	Bank Service Fee	2600-000		\$2.91	\$1,862.14
06/30/2016		Green Bank	Bank Service Fee	2600-000		\$2.90	\$1,859.24
07/29/2016		Green Bank	Bank Service Fee	2600-000		\$3.00	\$1,856.24
03/21/2017	3002	David P. Leibowitz	Trustee Compensation	2100-000		\$467.72	\$1,388.52
03/21/2017	3003	David P. Leibowitz	Trustee Expenses	2200-000		\$17.03	\$1,371.49
03/21/2017	3004	US Department of Education	Claim #: 1; Amount Claimed: \$42,596.84; Distribution Dividend: 1.26%;	7100-000		\$535.68	\$835.81
03/21/2017	3005	Nelnet	Claim #: 2; Amount Claimed: \$63,079.28; Distribution Dividend: 1.26%;	7100-000		\$793.26	\$42.55
03/21/2017	3006	Gem City Account Service, Inc. et al	Claim #: 3; Amount Claimed: \$1,684.26; Distribution Dividend: 1.26%;	7100-000		\$21.18	\$21.37
03/21/2017	3007	Illinois Student Assistance Commission	Claim #: 4; Amount Claimed: \$1,088.75; Distribution Dividend: 1.26%;	7100-000		\$13.69	\$7.68
03/21/2017	3008	Midland Funding LLC	Claim #: 5; Amount Claimed: \$611.01; Distribution Dividend: 1.26%;	7100-900		\$7.68	\$0.00

SUBTOTALS \$4,252.00 \$4,252.00

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-19996
Case Name: BRADFORD, TAMERA C
Primary Taxpayer ID #: **_***1666
Co-Debtor Taxpayer ID #:
For Period Beginning: 6/8/2015
For Period Ending: 4/4/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****9601
Account Title: Bradford, Tamera
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTALS:	\$4,252.00	\$4,252.00	\$0.00
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$4,252.00	\$4,252.00	
Less: Payments to debtors	\$0.00	\$2,381.12	
Net	\$4,252.00	\$1,870.88	

For the period of 6/8/2015 to 4/4/2017

Total Compensable Receipts:	\$1,870.88
Total Non-Compensable Receipts:	\$2,381.12
Total Comp/Non Comp Receipts:	\$4,252.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$1,870.88
Total Non-Compensable Disbursements:	\$2,381.12
Total Comp/Non Comp Disbursements:	\$4,252.00
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 03/16/2016 to 4/4/2017

Total Compensable Receipts:	\$1,870.88
Total Non-Compensable Receipts:	\$2,381.12
Total Comp/Non Comp Receipts:	\$4,252.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$1,870.88
Total Non-Compensable Disbursements:	\$2,381.12
Total Comp/Non Comp Disbursements:	\$4,252.00
Total Internal/Transfer Disbursements:	\$0.00

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Case No. 15-19996
Case Name: BRADFORD, TAMERA C
Primary Taxpayer ID #: **_***1666
Co-Debtor Taxpayer ID #:
For Period Beginning: 6/8/2015
For Period Ending: 4/4/2017

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****9601
Account Title: Bradford, Tamera
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET
DISBURSEACCOUNT
BALANCES

\$4,252.00

\$4,252.00

\$0.00

For the period of 6/8/2015 to 4/4/2017

Total Compensable Receipts: \$1,870.88
Total Non-Compensable Receipts: \$2,381.12
Total Comp/Non Comp Receipts: \$4,252.00
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$1,870.88
Total Non-Compensable Disbursements: \$2,381.12
Total Comp/Non Comp Disbursements: \$4,252.00
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 06/08/2015 to 4/4/2017

Total Compensable Receipts: \$1,870.88
Total Non-Compensable Receipts: \$2,381.12
Total Comp/Non Comp Receipts: \$4,252.00
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$1,870.88
Total Non-Compensable Disbursements: \$2,381.12
Total Comp/Non Comp Disbursements: \$4,252.00
Total Internal/Transfer Disbursements: \$0.00

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ